

**From:** Paul Gardner <paul\_gardner1@comcast.net>  
**Sent:** Sunday, September 20, 2015 6:17 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Fwd: RIN 1210-AB32

Begin forwarded message:

**From:** Paul Gardner <paul\_gardner1@comcast.net>  
**Subject:** RIN 1210-AB32  
**Date:** September 20, 2015 at 3:12:24 PM PDT  
**To:** e-ORI@dol.gov

Please do not deny the ability of citizens to use options in IRA accounts. It is only one of very few tools to enhance savings for and during retirement. I personally, have been using covered calls for several years. It enhances income and also raises the amount of taxes due the Treasury. If any action should be taken, eliminate the "wash sale" rule.